

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Ravert  
 Debtor

Case No. 15-18916-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db  
 13647024 +Michael Ravert, 55 Ailanthus Lane, Levittown, PA 19055-1205  
 13647027 +Bristol Township, 2501 Bath Road, Bristol, PA 19007-2150  
 13647029 Diversified Consultants, Re: Sprint, P.O. Box 551268, Coon Rapids, MN  
 13647030 +EverBank, 301 W Bay Street, Jacksonville, FL 32202-5180  
 13647032 +First Credit Service/Retro Fitness, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155  
 13647032 +KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
 13647031 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499  
 13647034 +Medical Data Systems Inc, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413  
 13715890 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, PO Box 630267, Irving, TX 75063)  
 13647035 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 13704432 Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635  
 13647036 Navient-Dept Of Education Servicing, P.O. Box 740351, Atlanta, GA 30374-0351  
 13647039 Premier Urgent Care, 278 Eagleview Blvd, Exton, PA 19341-1157  
 13647040 +Xerox State And Local, P.O. Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 17 2016 02:11:22 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 02:10:13 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2016 02:10:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13647025 EDI: CAPITALONE.COM Nov 17 2016 01:53:00 Capital One Bank, By American InfoSource, P.O. Box 71083, Charlotte, NC 28272-1083  
 13656282 EDI: CAPITALONE.COM Nov 17 2016 01:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13647026 EDI: CCS.COM Nov 17 2016 01:53:00 Credit Collection Service/Nationwide Ins, P.O. Box 9134, Needham Heights, MA 02494-9134  
 13647028 +EDI: DCI.COM Nov 17 2016 01:53:00 Diversified Consultants, Re: Sprint, P.O. Box 551268, Jacksonville, FL 32255-1268  
 13647028 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 17 2016 02:11:50 Diversified Consultants, Re: Sprint, P.O. Box 551268, Jacksonville, FL 32255-1268  
 13647037 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 02:10:13 PA Department Of Revenue, Bankruptcy Division, Dept 280904, Harrisburg, PA 17128-0001  
 13647038 +E-mail/Text: equiles@philapark.org Nov 17 2016 02:11:56 Philadelphia Parking Authority, 701 Market Street, Ste 5400, Philadelphia, PA 19106-2895

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Antoinett  
Form ID: 318

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
STANTON M. LACKS on behalf of Debtor Michael Ravert blackslaw@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Michael Ravert</u>	Social Security number or ITIN	<b>xxx-xx-9216</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-18916-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Ravert

11/16/16

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**